

PERSONAL INSURANCE

Cyber Insurance 101

Help Safeguard Your Digital Life



As the world continues to be more interconnected, the frequency and sophistication of cyberattacks are on the rise. As artificial intelligence evolves and our lives become increasingly online, many people are vulnerable to cyberattacks, from phishing attempts to identity theft. The financial and emotional impact of these attacks can be devastating.

What is Personal Cyber Insurance?

Personal cyber insurance provides a layer of security, helping individuals recover from the aftermath of a cyber incident without bearing the full financial burden. This type of insurance can be added to homeowners' or renters' insurance policies or purchased standalone.

It covers a range of incidents, including the following:

- **Cyberattack:** Coverage for the removal of viruses and reprogramming of devices such as computers, smartphones and smart home systems
- **Cyberbullying:** Assistance with expenses related to online harassment, including legal fees, temporary relocation and lost wages
- **Data breach:** Coverage for services needed if personal data entrusted to you is lost, stolen or published

- **Cyber extortion:** Protection against ransomware attacks, including reimbursement for ransom payments and assistance to regain access to your data
- **Online fraud:** Financial protection against identity theft, unauthorized banking transactions and other types of online fraud

Determining Coverage Options

When selecting a personal cyber insurance policy, ensure it provides adequate coverage for what you need and understand what may be excluded. Compare premiums and deductibles to find a policy that fits your budget and choose a reputable insurance company with a strong track record in handling cyber claims.

Generative AI drove an increase in phishing attacks by 1,265%.*

*Source: SentinelOne, <https://www.sentinelone.com/cybersecurity-101/cybersecurity/cyber-security-statistics/>

Coverage	Included	Not Included
Cyber Attacks	Removal of malware, reprogramming of devices	Bodily injury and property damage
Cyberbullying	Legal fees, temporary relocation expenses	Employment-related claims
Cyber Extortion	Ransom payment reimbursement, expert assistance	War, invasion and insurrection
Data Breach	Services for affected individuals	Patent, software and copyright infringement
Online Fraud	Identity theft, unauthorized banking transfers	Regulatory fines
Intentional Acts	Not covered	Losses from intentional acts or fraud
Known Vulnerabilities	Not covered	Losses due to unaddressed security gaps
Unapproved Software	Not covered	Losses from unlicensed software
Third-Party Vendors	Not covered	Losses from third-party vendors
Smart Devices	Coverage for malware removal and reprogramming of smart home devices	Losses from devices not owned or used by the insured
Cryptocurrency Theft	Coverage for theft of cryptocurrency holdings	Losses due to fluctuations in cryptocurrency value
Dark Web Monitoring	Monitoring of personal information on the dark web	Losses from information not monitored or detected

As our reliance on digital devices and online services grows, so does the importance of protecting ourselves from cyber threats. Personal cyber insurance offers a valuable safeguard, helping mitigate the risks and recover from cyber incidents. By understanding the coverage options and selecting the right policy, you are able to help protect yourself in the digital age.

How Brown & Brown Can Help

Brown & Brown's Personal Insurance team is dedicated to helping our customers find solutions that fit their lifestyles. We understand the complexities of helping protect important online data and managing potential cyber risks.



About Brown & Brown

Growth has no finish line. No matter where you are on your growth journey, we can help you find solutions to meet your ever-evolving insurance and risk management needs. If you are a highly complex multinational company, an individual or anything in between, our experienced teams can help every step of the way.



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